a very wide circle of readers. Like all other literary property, this publication has been subjected to fluctuations, in which its editor has been necessarily involved. For some years it was pre-eminent amongst many rivals, and was then a valuable property to the partners who possessed it, and to whose trading connections and influence much of its celebrity was owing. At the time referred to Messrs. Longman and Co. had one-third share, Mr. Colburn another, and the editor the remainder; and their profits were very great, arising from the extensive sale of the work and the high charges for advertisements. Many of the rivals it created were short-lived, and failed to affect its popularity; but one became powerful by its low price, and the daring expenditure and energy of its proprietor. Hence that acquired a large circulation, whilst the *Literary Gazette* gradually lost ground. The two great publishing establishments resigned their shares, but the original editor continued for many years to struggle against increasing difficulties. At the close of last year he was compelled to leave it, and is consequently deprived of the income on which he and his family have so long depended.

The thirty-three volumes of the *Literary Gazette* will be found to embrace an able and comprehensive review of the progress and characteristics of literature during an eventful period in the annals of our country. Its reviews of science, the fine arts, and the drama are copious and discriminating, whilst its biographical accounts of numerous eminent persons are written with great liberality and good feeling. It can scarcely be necessary to say more, to urge upon all readers the claims of Mr. Jerdan as the editor of this periodical.

J. B.

NEW SCHOOL-ROOMS, WOOBURN, BUCKS.

THESE new schools were opened on the 16th inst. They are built of flint, with Bath stone dressings, are of Tudor character, and include a porch and bell turret. The rooms are lofty; and at the height of 12 feet from the floor a broad border runs on each side the entire length of the building, and in each compartment (between the beams) is painted, in large red and blue letters of old English, a short text. In these, some few of the letters being very slightly modified (not so as to be observed without being pointed out), they can be read at once by the youngest children. In a deep oak recess or frame, at one end of the building, there is a cartoon of large size, of Murillo's "Good Shepherd." The rooms are 60 feet long by 21 feet wide, and accommodate 200 children. They are divided by a drugget curtain, on each side of which is a blind, which rolls up from the bottom by a very simple process. These blinds are paper mounted on canvass: they are covered with useful maps and diagrams, and extend over the entire surface, and come close to the walls, where they are boxed up, so that they roll up in a groove: they completely divide the rooms, and appear as a wall adorned with maps, &c. The sound is stopped effectually by this, and it is easily opened to form one room. Above the centre beam the interstices are cased on each side with wood, and the interval filled with sawdust. Here, in the centre panel, the royal arms are emblazoned. There is a roomy porch, which is divided permanently by a wooden partition 6 feet high. The girls enter on one side, and the boys on the other. It is well supplied with hooks for caps, bonnets, and cloaks. The playground is divided by a railing, and all round the building and the boundaries of the ground there is a garden border, subdivided with rustic flints for the children.

At one of the gable ends of the building there is a large shield, on which is the anchor of Hope, pastoral staff, and a lamb gathered at the foot of the cross. Above is the dove descending, and underneath, supporting the shield, a large Bible. A scroll runs at the base—"Through HIM we both have an access by one SPIRIT unto the FATHER." In front of the porch, under the date stone, is a large trefoil, bearing the inscription "Feed my Lambs." Inside the porch, above the doors leading to the rooms, and over the partition, "Come, ye children, hearken unto me, and I will teach you the fear of the Lord," is cut in stone. Over each door entering the porch, and in the arches over the windows, inside the rooms, there are mottoes and texts.

The Rev. C. J. Goodhart, of Reading, preached in the parish church close by on the occasion. Prayer was offered up in the schools by the Vicar, the Rev. F. B. Ashley.

For the teachers' residence two cottages have been given, which belonged to the vicarage. These are to be altered, and are not completed. The plan of the schools was made (our informant states) by the Vicar. Mr. Baughurst, of Bourne End, was the builder; and Mr. Wm. Bond, architect, superintended the works.

MONTS DE PIETÉ FOR THE POOR.

SOME plaintive reflections on the above subject have appeared in THE BUILDER, as directed by "Bardi" against two articles published by me. Other journals and periodicals, particularly the *Pawnbrokers' Gazette*, have taken up the theme in the spirit of anger and the letter of reproach.

Woe unto him who unmasks abuses: if it be Smithfield, he is baited by the corporation and the butchers; if it be the drugging of beer, then are the publicans up: all are ready to do battle for the prescriptive interests of their craft.

For having suggested in the columns of THE BUILDER the expediency of founding a thoroughly charitable institution, to be supported partly by speculative investment of capital, and partly by voluntary contributions of an eleemosynary kind, and for having proposed that relief be given at a nominal rate of 5 per cent. interest (but, including charges, probably at 7 per cent.), I am called the "visionary theorist of impracticable nostrums, and ignorant of the system of pawnbroking," together with the impeachment of making the columns of THE BUILDER a vehicle for "drivelling abuse!".

"Bardi" appears to be well acquainted with the rules of the trade, and cites, as an example, to show the futility of founding any establishment on a similar basis, "the disastrous experiment made by the Loan Fund Board in Ireland, whereby, out of a capital of 26,833*l.*, a net loss of 7,006*l.* was incurred on the winding up of eight companies." He also refers to the evidence of Sir Matthew Barrington, as given before the House of Commons, having given that worthy baronet all the credit he so well deserved as the liberal founder of the Limerick Mont de Piété, and winds up with the intelligence that in Paris these establishments charge 9 per cent., and even allow 3 per cent. more to be charged by the district establishments.

All these details were given to prove that 1 per cent. on the capital would be insufficient (together with the charge for tickets and interest of the broker's month, about one per cent. more) to defray the expenses of such establishments, and with the benevolent intention of guarding the public, "lest they should be induced to seek such an investment for their capital:" it results from the manifesto that the *legal charge* in France is 9 per cent., whereas here it is 20; and that the experiment failed in IRELAND.

The *Pawnbrokers' Gazette* goes further and says that "charitable pawnbroking has proved most disastrous for the public," for that out of a capital of 400,000*l.* all but 50,000*l.* was dissipated, and then goes on to allege "that the officers of the corporation sought to recover their losses by gigantic gambling on the Stock Exchange!"

Where these figures are obtained we are not informed, but it is obvious that peculation, mismanagement, and failure in one establishment does not necessitate the same fatal issue in another. Bankers enjoying the best credit have become bankrupts, but the extravagance or reckless speculation of one firm hinders not that another under prudent government should succeed.

It is not usual for individuals to be versed in the details and mysteries of a trade they do not follow, but most people are aware that 20 per cent. per annum, or 4*s.* in the pound, is the *ostensible* charge in England; and therefore that 2*d.* would be the interest on an advance of 10*s.* for one month: to this is added 1*d.* for the ticket, and the common report has it that if the month be lapsed but one day another month's interest is charged; for although it is alleged that interest is calculated to a fortnight, no person familiar with pawnshops, whom I can discover, is aware of the month splitting or calculating to a fortnight any more than of the moderating check to extortion by rivalry in the trade.

As to Ireland—poor, squalid, heartbroken Ireland—the failure of any commercial enterprise there should hardly be held as an argument against speculation here. The highly respectable and liberal baronet whose evidence has been cited is also known to me, having had the honour of his acquaintance thirty years back; and had the opponents of eleemosynary pawnbroking inquired of him they might have learned that the funds dedicated for the use of the Mont de Piété were positively made away with (as has been so often the case in that island) by officials.

What I complain of in the present system is the certitude of confiscation after the lapse of a year; the difficulty in the way of poverty to redeem, with an usance of 20 per cent. (if no more) superadded; and that in the abundance of wealth a poor man should pay 20 when a rich man can borrow at 5 per cent., and that on credit, and without any deposit.

Usurers, called bill-brokers, do charge 5 per cent. per month, often more, but never less, yet this enormity qualifies not the mulct imposed on the poor.

The pawnbrokers are a rich, influential, and respectable body: like the publicans, they have their journal, and their almshouses and asylums: notwithstanding the establishment of *monts de piété*, enough of the better sort of trade would remain to them: let them not then oppose the vocations of charity and mercy. Fireproof buildings would make better depositories for the used and inflammable habiliments of the denuded labourer, whilst they may find security for their funds in mortmain on the jewels, plate, and watches of the rich.

QUONDAM.

CHURCHES FOR THE RAGGED.—There are schools for the ragged, but we see no churches for the thousands of ill-clad people you observe standing at the public-house doors during the hours of divine service. We that have suffered want know that if our apparel is not such as we could wish, we feel diffidence in approaching the church or chapel, where none but well-clad people are to be found. Now we believe that there are many wearing fustian on the Sabbath-day who would be glad to attend public worship if the churches were free altogether, indeed, expressly constructed for the neighbourhoods where required, and for the class of people living in them. Let us set the warmth, comfort, and godliness of the church against the glare and false stimulus of the public-house. Let not many thousands of the present generation go out of existence without the sound of the Gospel. The model lodging-houses provide for the comfort of their bodies: forget not their immortal souls.—C. R.

EXAMPLES OF IRONWORK.—A work on iron, as an architectural adjunct, is much wanted. Amongst all the architectural works none has dealt with iron, except very badly, or cursorily. Pugin's designs are not only very bad, but are all of one (perpendicular) period, and very foreign in style: moreover, they are all for cast-iron, a thing that architecture can have nothing to do with, except in its own peculiar style. We want a work with designs for crosses, gates, candlesticks (central), communion rails, &c. Parker has only half-a-dozen iron crosses, if so many. There is a German work on cast-iron, but, as usual, the designs contained in it are imitations of wrought-iron, which even the ecclesiastical commissioners could not endure.—A RUSTY FELLOW.

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